

Information to identify the case:

Debtor 1	Samuel Gonzalez	Social Security number or ITIN	xxx-xx-4043
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-14953-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel Gonzalez

6/7/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Samuel Gonzalez
 Debtor

Case No. 13-14953-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db +Samuel Gonzalez, 404 Garwood Drive, Cherry Hill, NJ 08003-3404
 aty +S. Daniel Hutchinson, 135 North Broad Street, Woodbury, NJ 08096-1718
 aty #+Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 101, PO Box 1024,
 Mountainside, NJ 07092-0024
 cr +Sturdy Savings Bank, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302,
 Roseland, NJ 07068-1640
 513747645 Barclays Bank Delaware, P.O. Box 1337, Philadelphia, PA 19101-3337
 513813587 +PNC Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433
 513747650 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 513747651 +Sturdy Savings Bk, 506 S Main St, CapeMayCourthous, NJ 08210-2350

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 22:33:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2017 22:33:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513747644 +EDI: AMEREXPR.COM Jun 07 2017 22:13:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 513802820 +EDI: ACCE.COM Jun 07 2017 22:13:00 Asset Acceptance LLC, P.O. Box 2036,
 Warren Mi 48090-2036
 513747646 EDI: CAPITALONE.COM Jun 07 2017 22:13:00 Capital One, N.a., P.O. Box 105474,
 Atlanta, GA 30348-5474
 513747647 EDI: CHASE.COM Jun 07 2017 22:13:00 Chase Card Services, P.O. Box 15153,
 Wilmington, DE 19886-5153
 513747648 +EDI: DISCOVERPL Jun 07 2017 22:13:00 Discover Personal Loan, Po Box 30954,
 Salt Lake City, UT 84130-0954
 513747648 +E-mail/Text: dplbk@discover.com Jun 07 2017 22:34:04 Discover Personal Loan, Po Box 30954,
 Salt Lake City, UT 84130-0954
 513747649 +E-mail/Text: collections@fecca.com Jun 07 2017 22:32:59 Fedex Employees Credit,
 2124 Democrat Rd, Memphis, TN 38132-1801
 514017359 +EDI: OPHSUBSID.COM Jun 07 2017 22:13:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514080441 EDI: PRA.COM Jun 07 2017 22:13:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Jun 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Frances Gambardella on behalf of Creditor PNC Bank, National Association
bankruptcynotice@zuckergoldberg.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Sturdy Savings Bank cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
S. Daniel Hutchison on behalf of Debtor Samuel Gonzalez sdhteamlaw@outlook.com,
backupcourt@outlook.com/sdhlawecf@gmail.com/sdhlawpara1@outlook.com/sdhlawpara2@outlook.com;r3902
6@notify.bestcase.com

TOTAL: 12